

FIG. 1A

0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

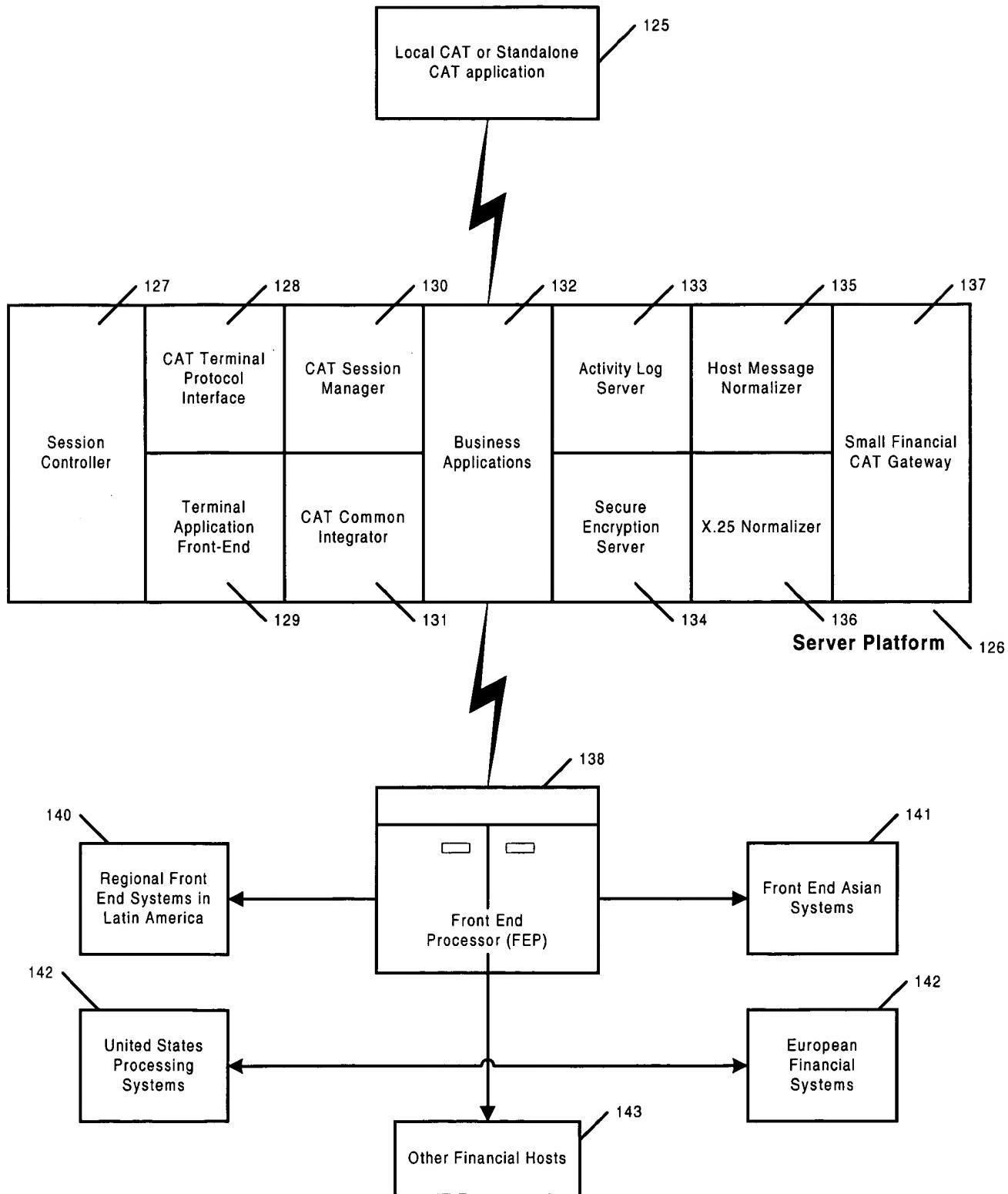


FIG. 1B

00000000000000000000000000000000

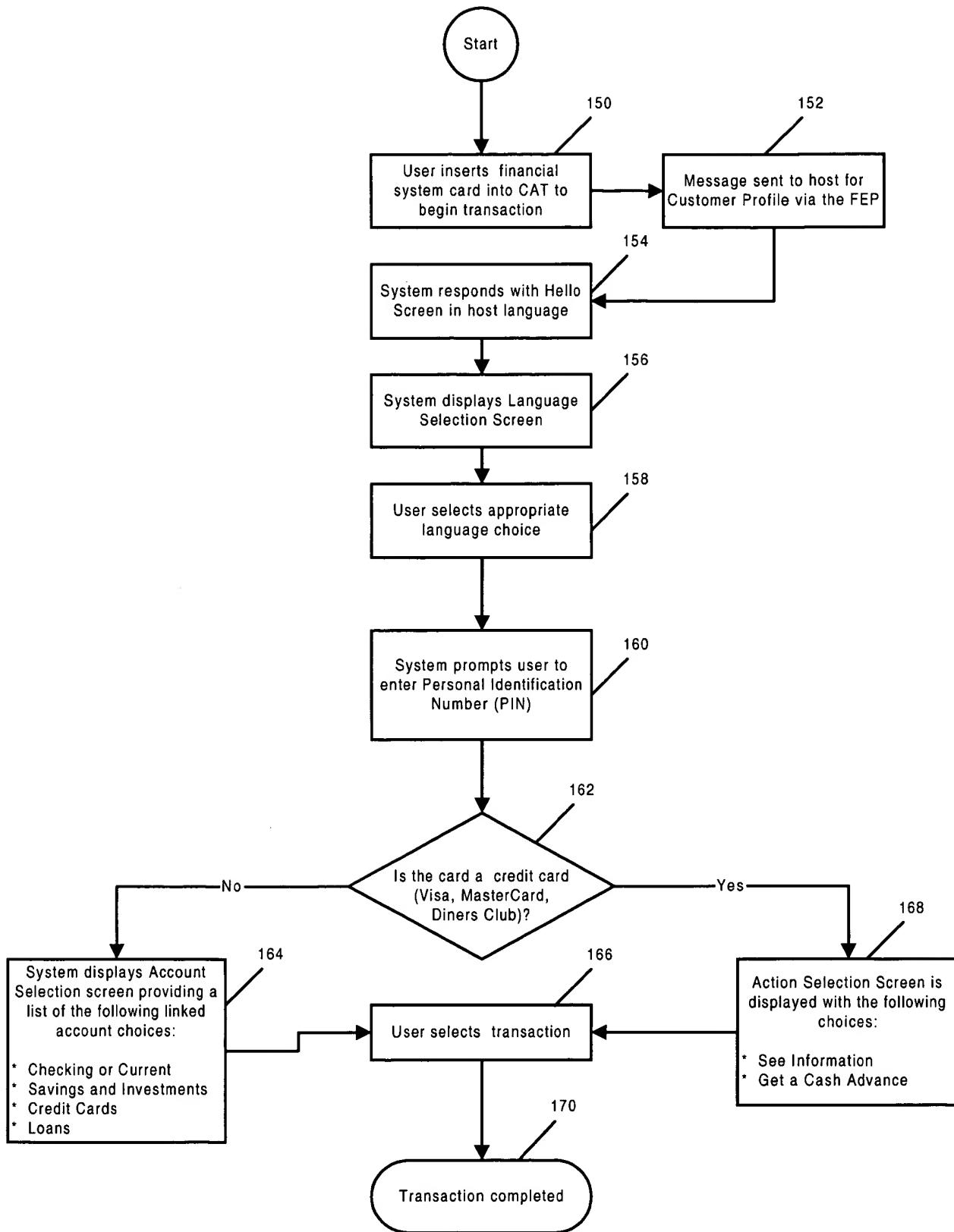


FIG. 2

200 202 204 206 208 210 212 214 216 218 220 222 224 226

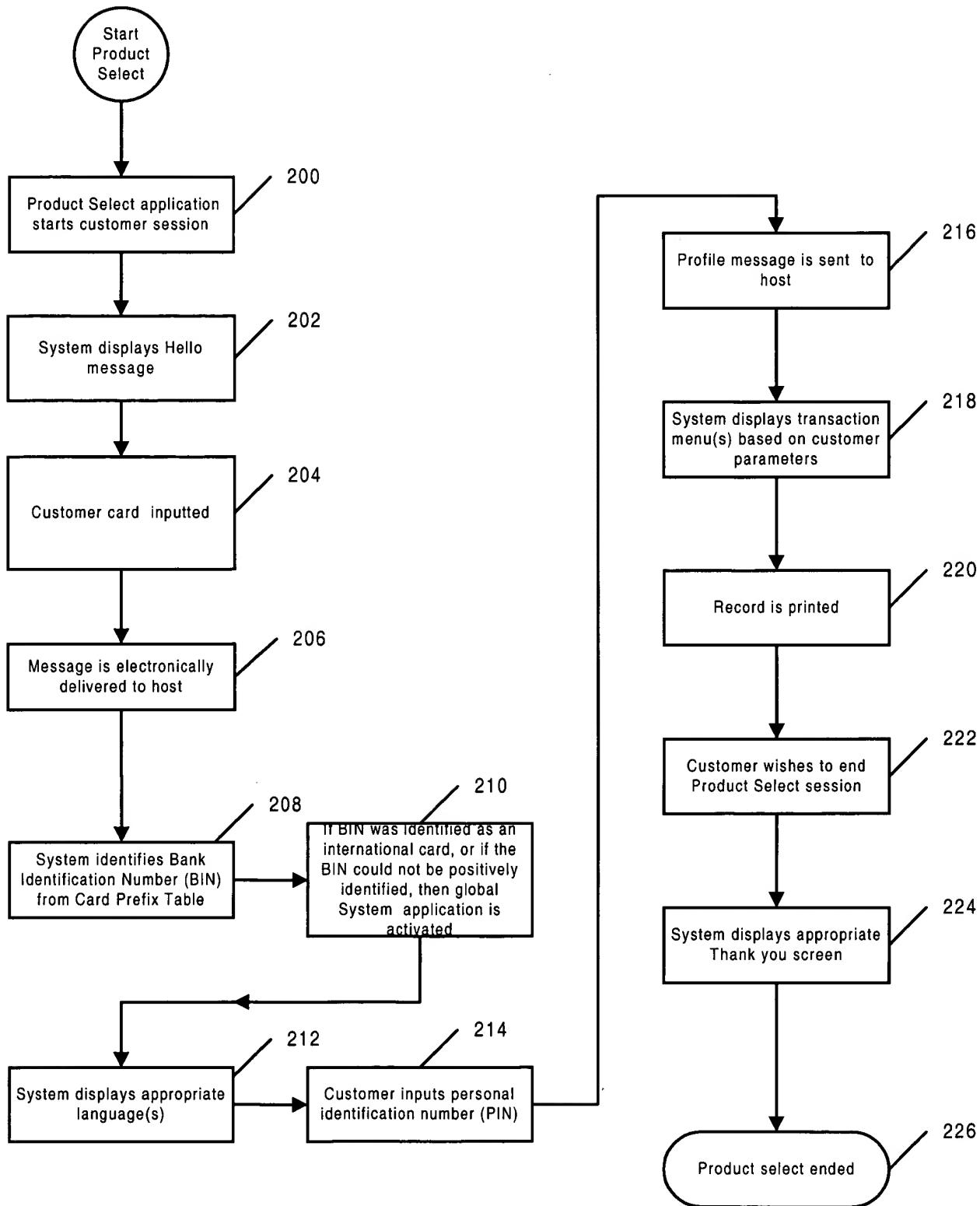


FIG. 3

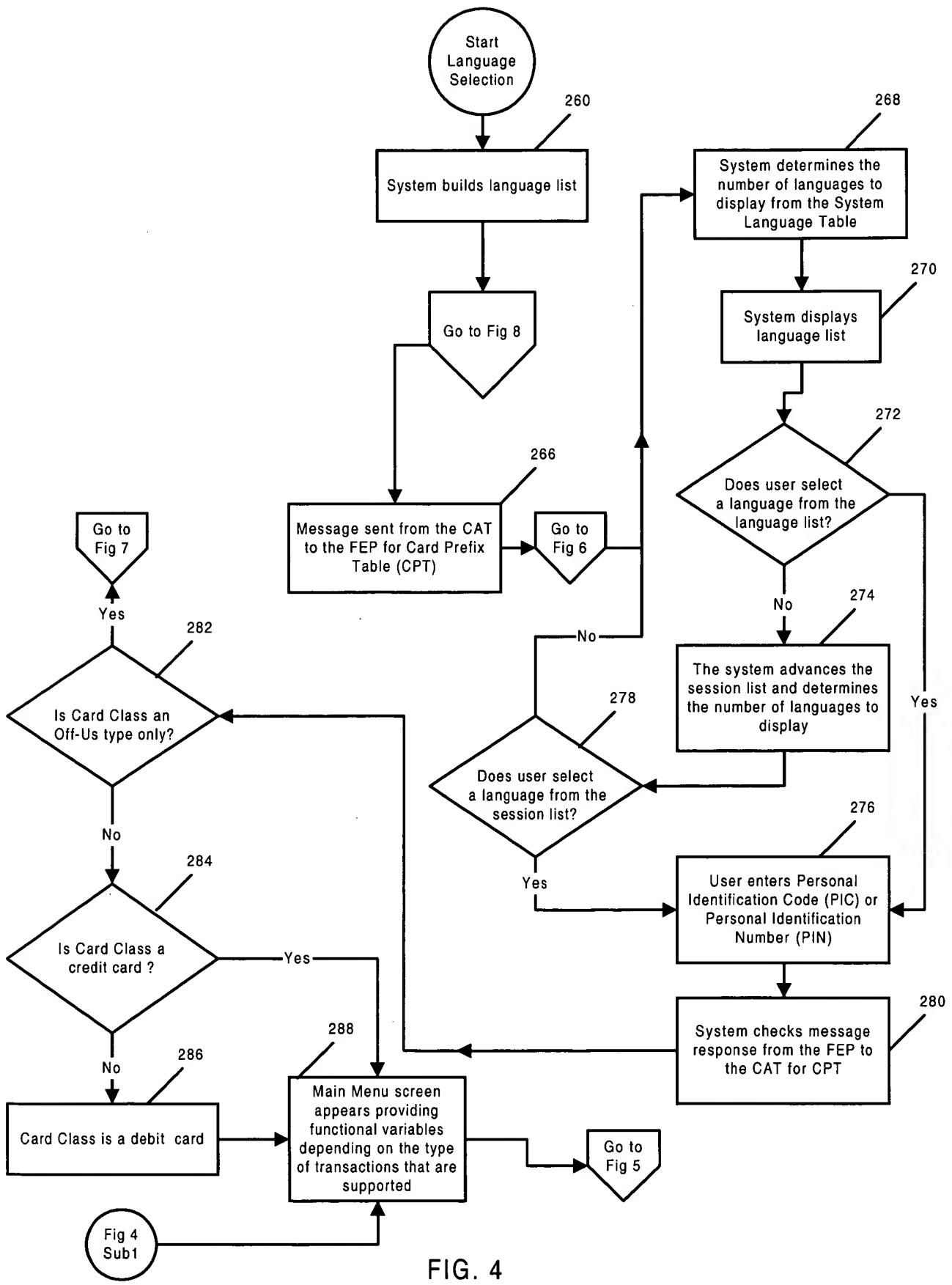


FIG. 4

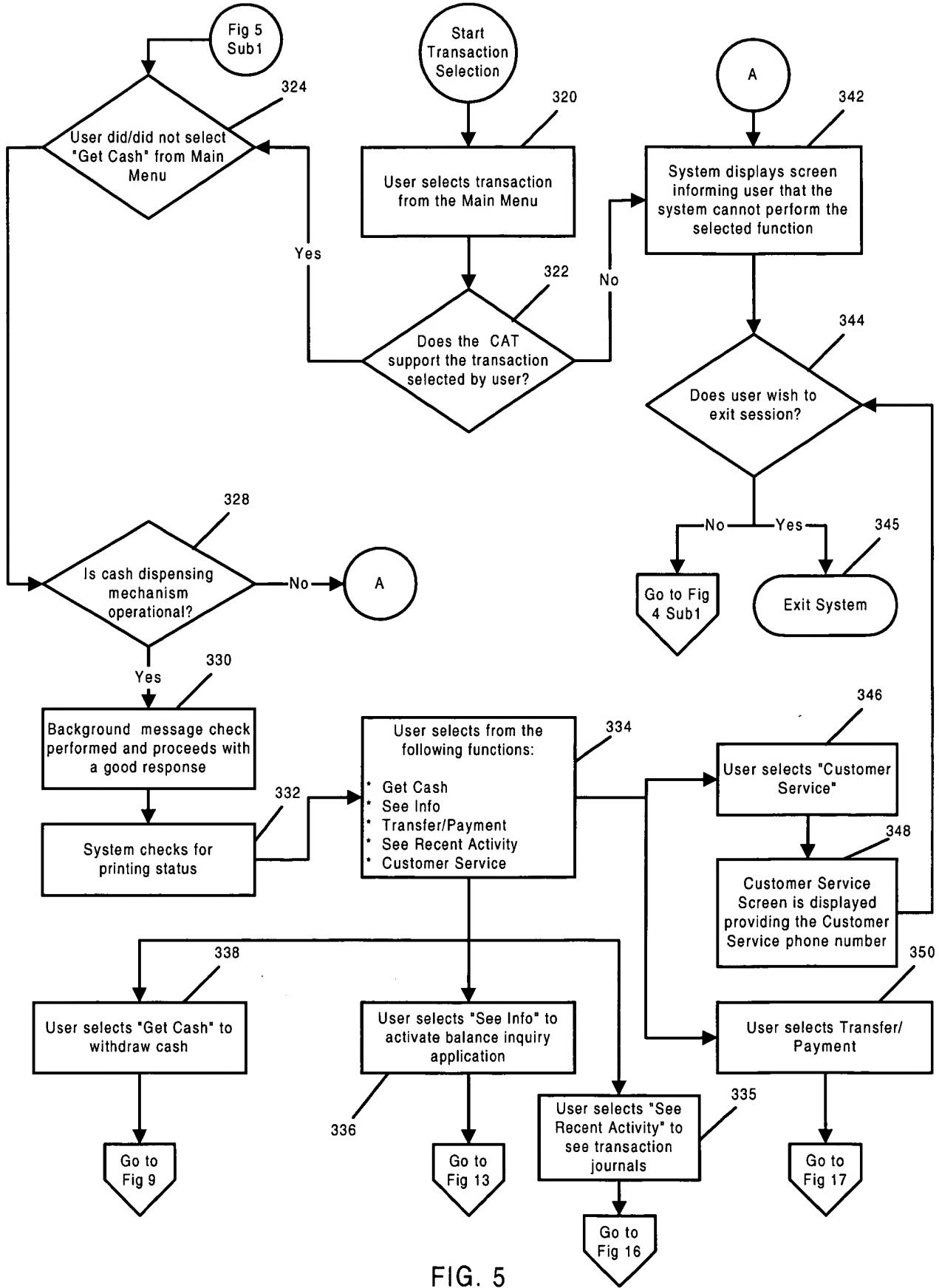


FIG. 5

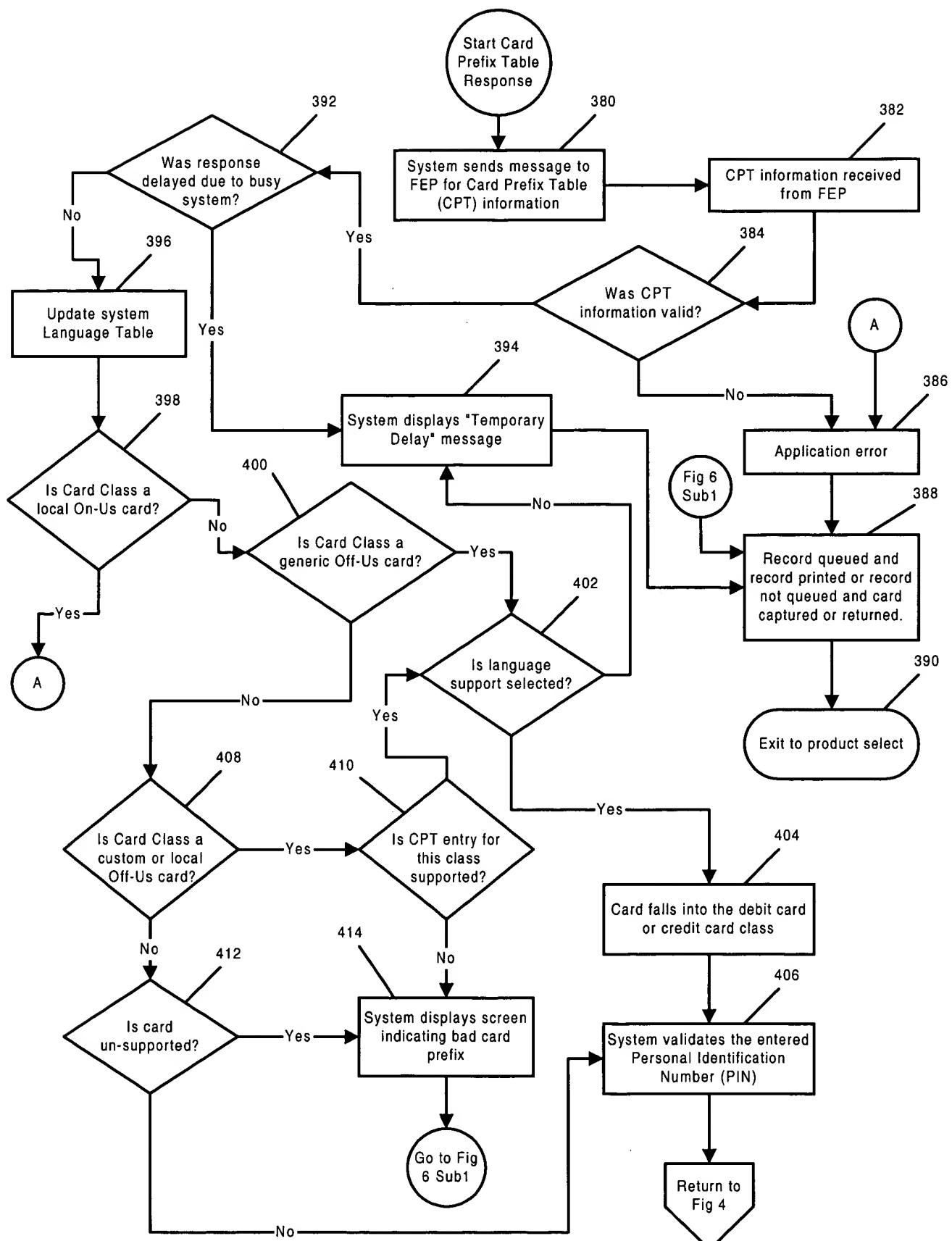


FIG. 6

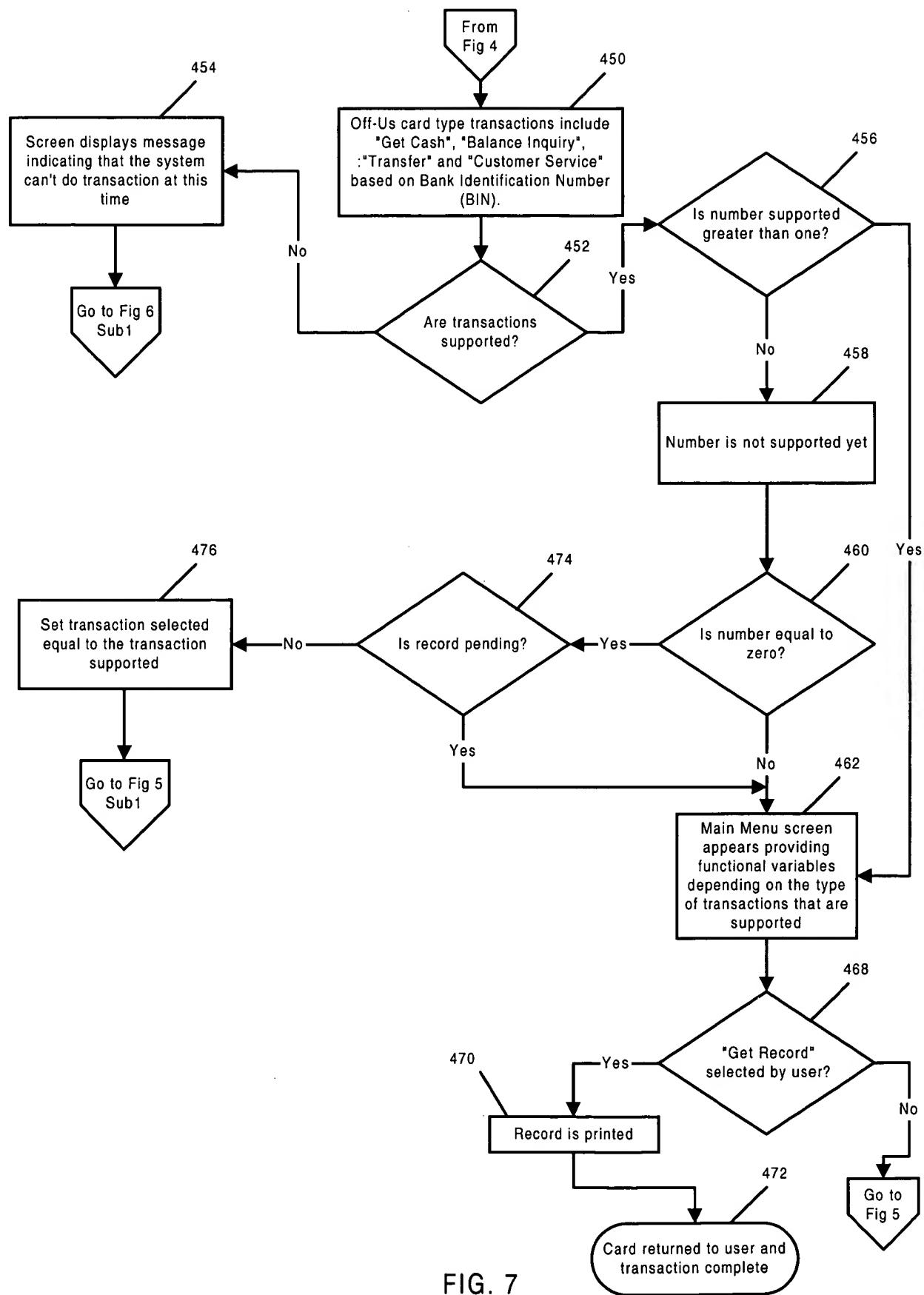


FIG. 7

00000000000000000000000000000000

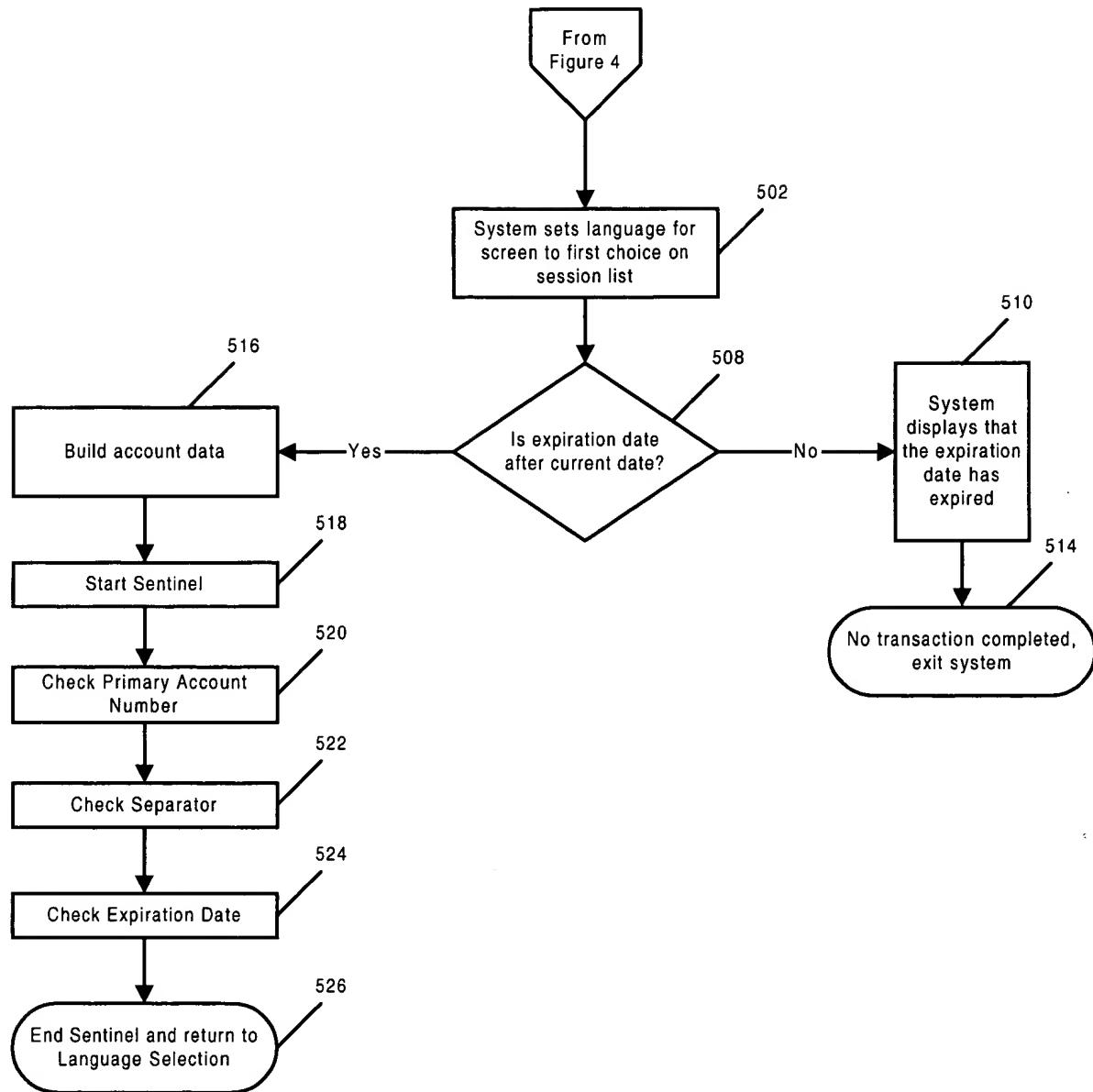


FIG. 8

090954 4700 1544 2222 2222

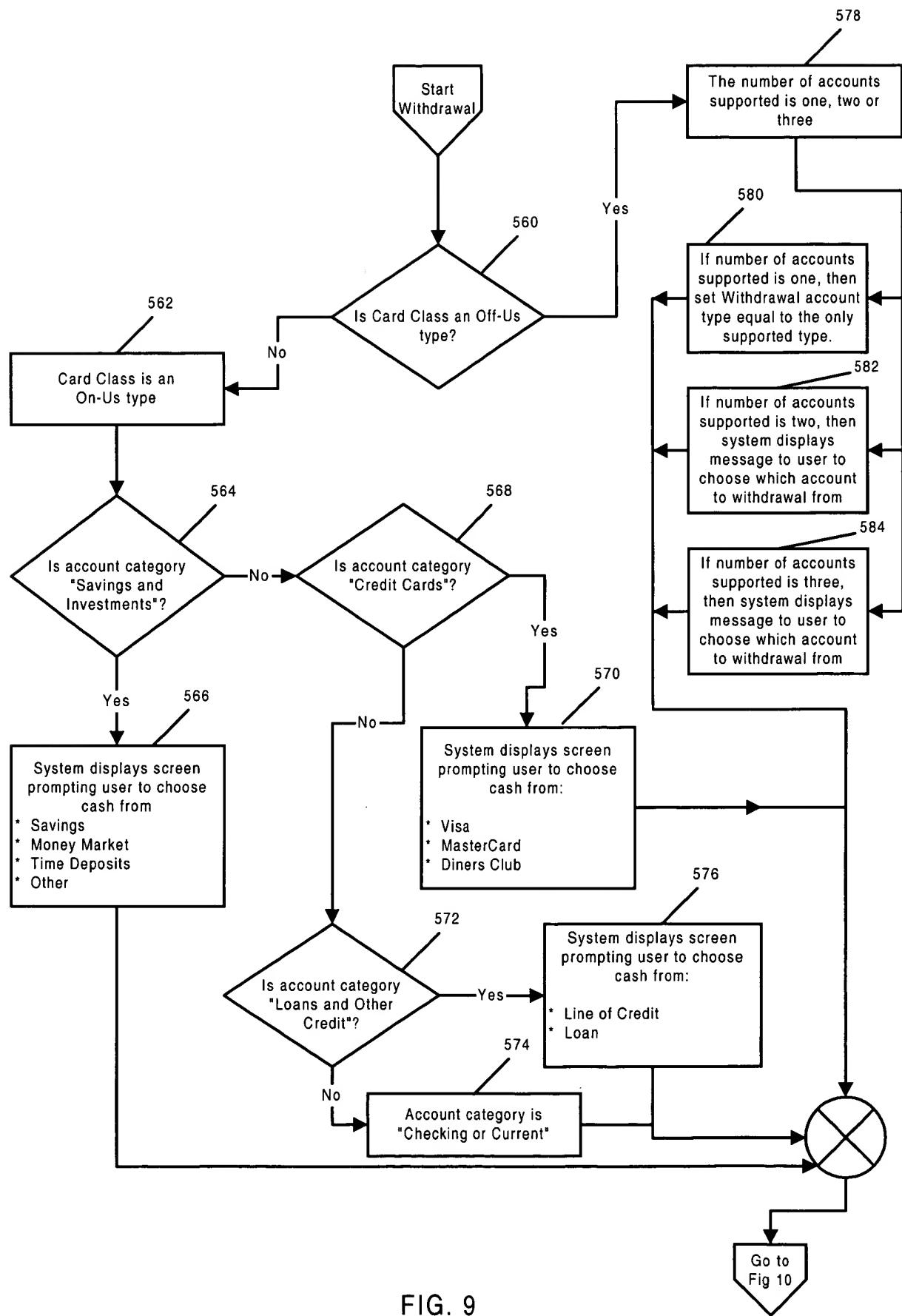


FIG. 9

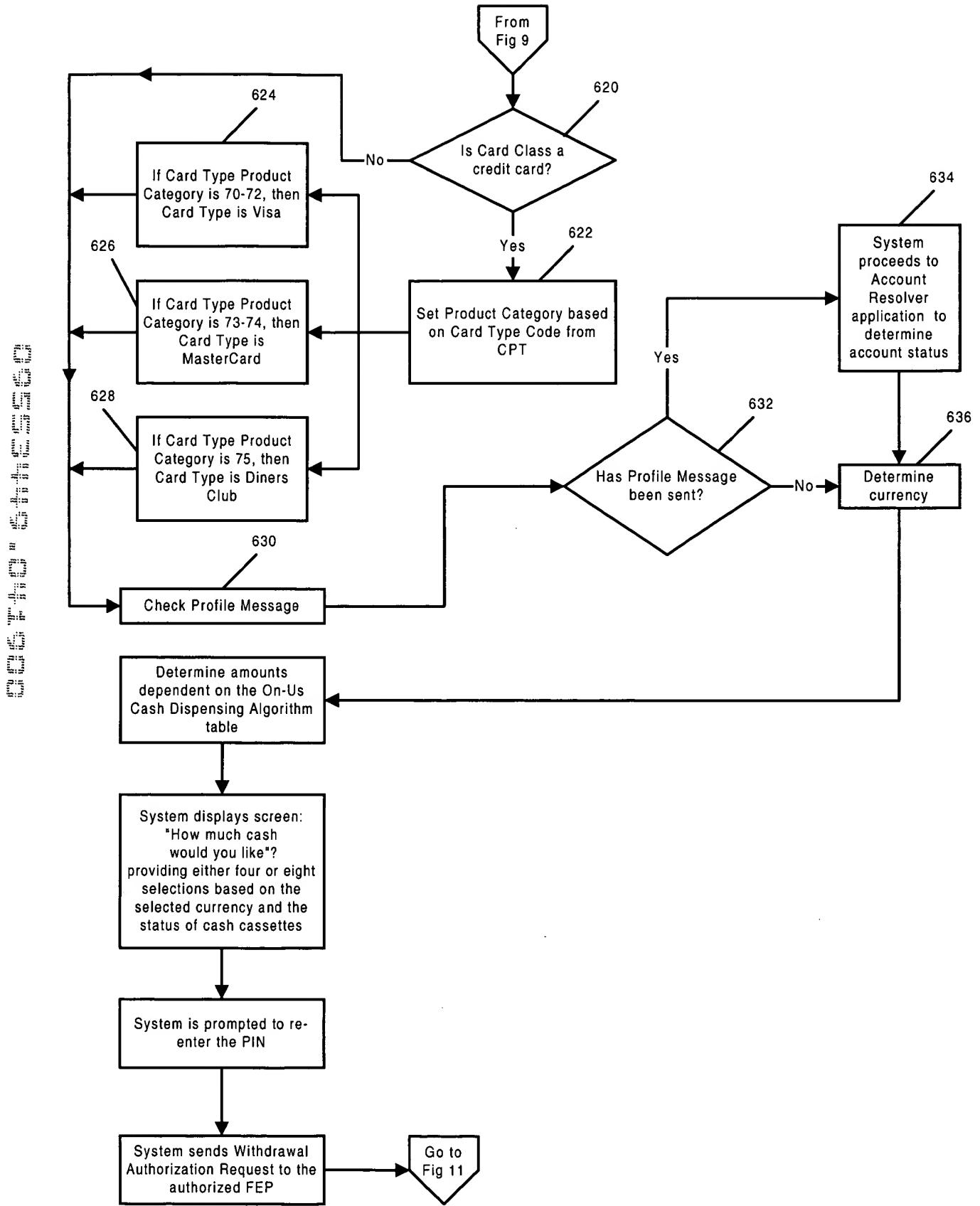


FIG. 10

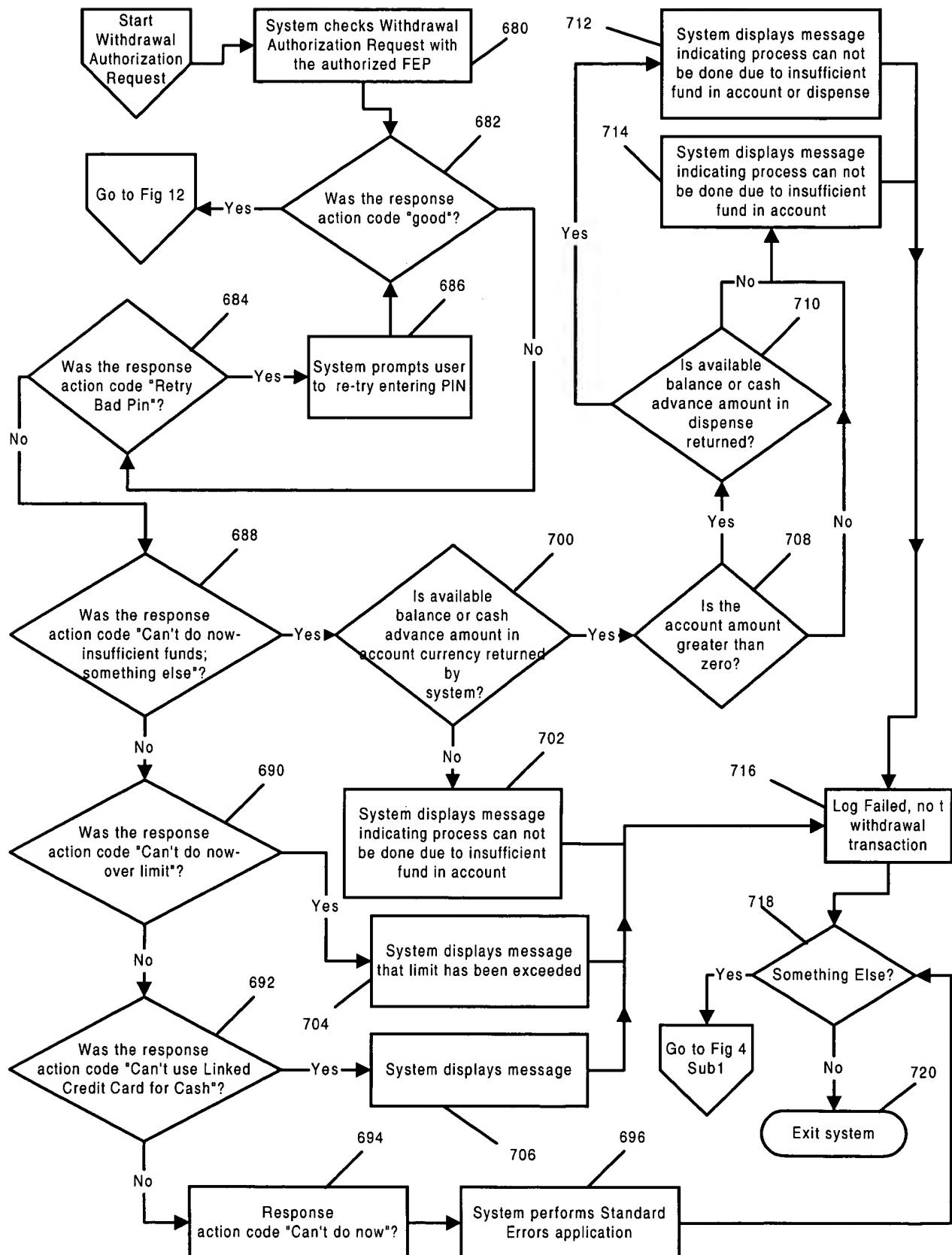


FIG. 11

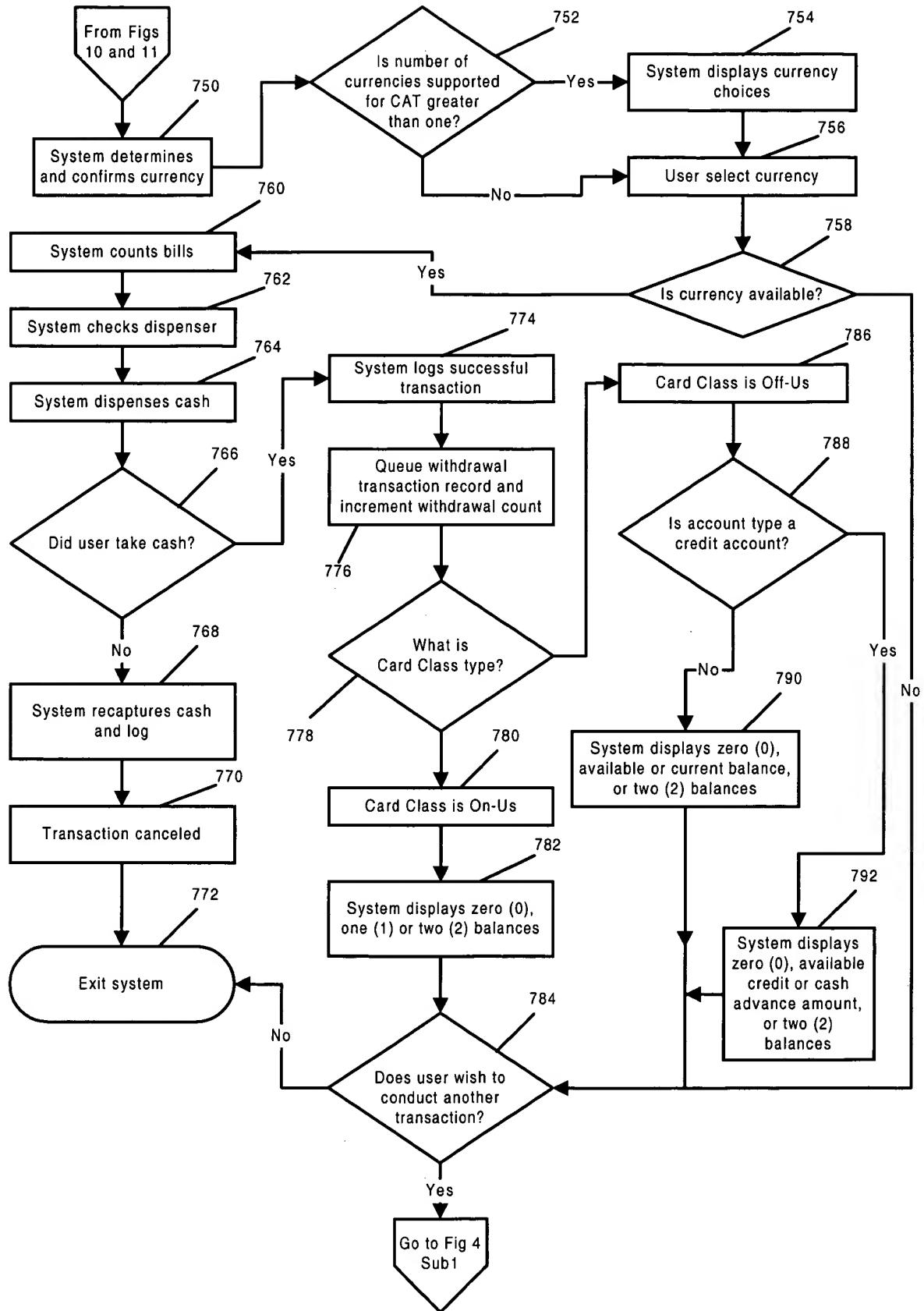


FIG. 12

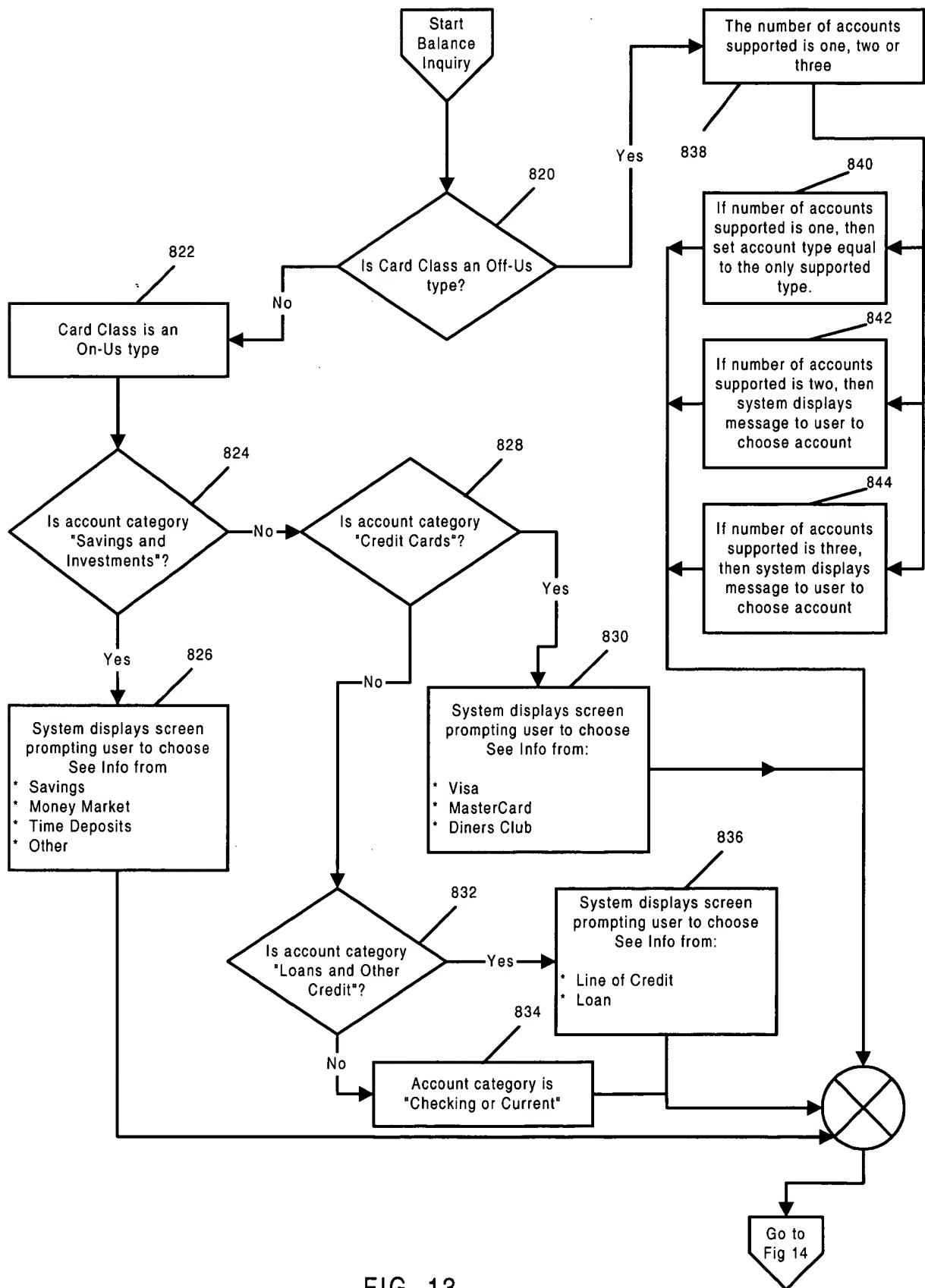


FIG. 13

880 882 884 886 888 890 900 902 904 906 908 910 912 916 918 920 922 924

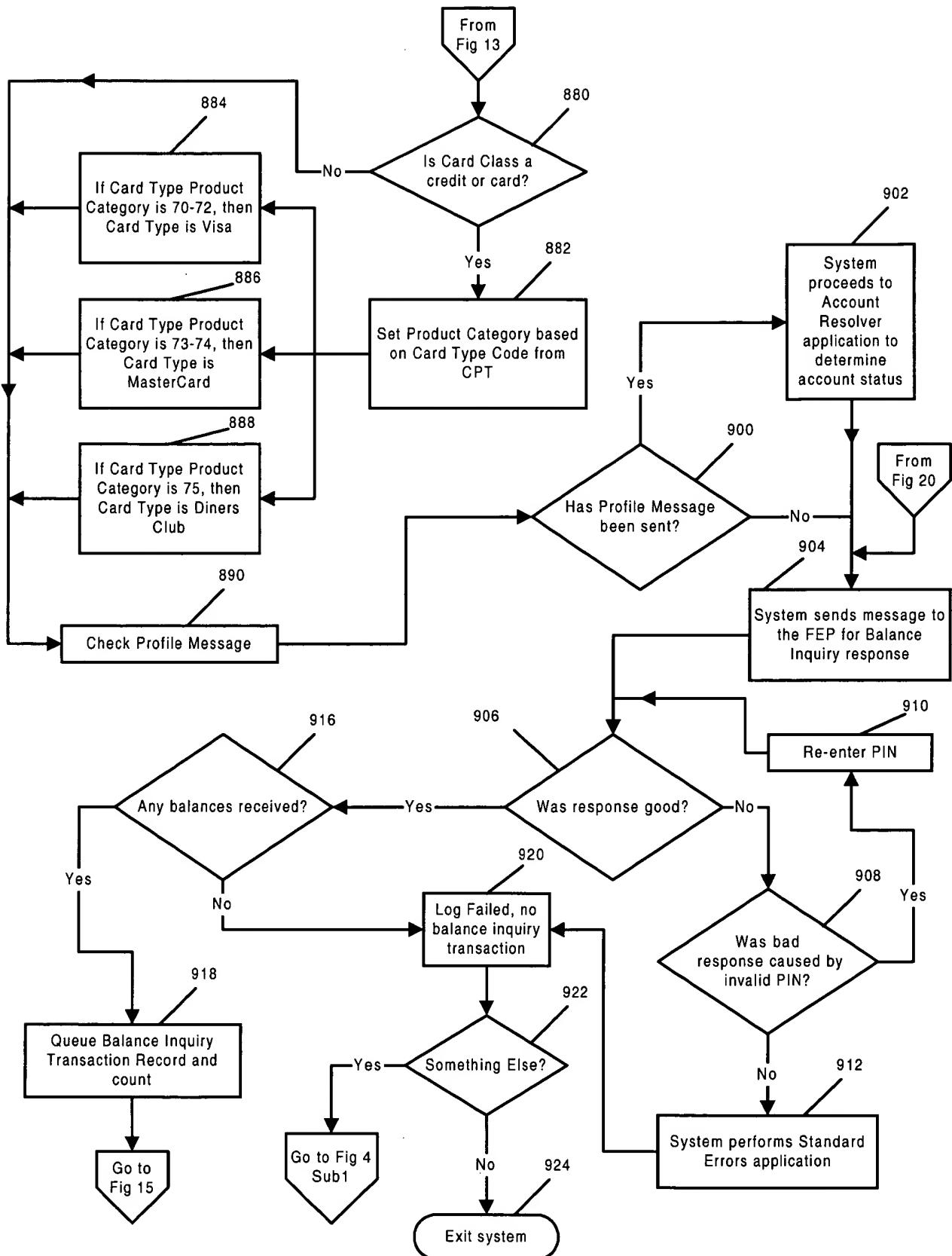


FIG. 14

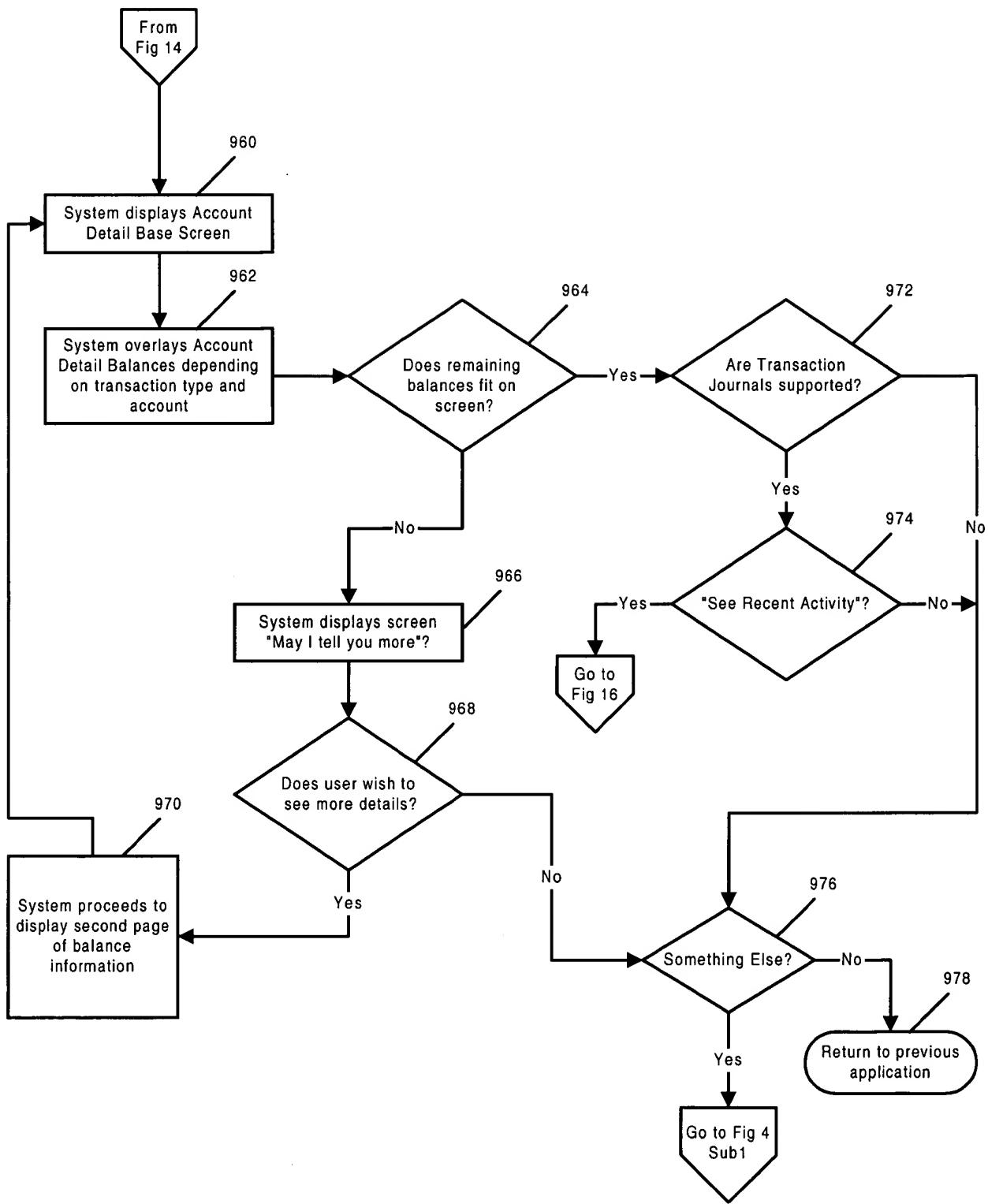


FIG. 15

2000 2001 2002 2003 2004 2005 2006 2007 2008 2009

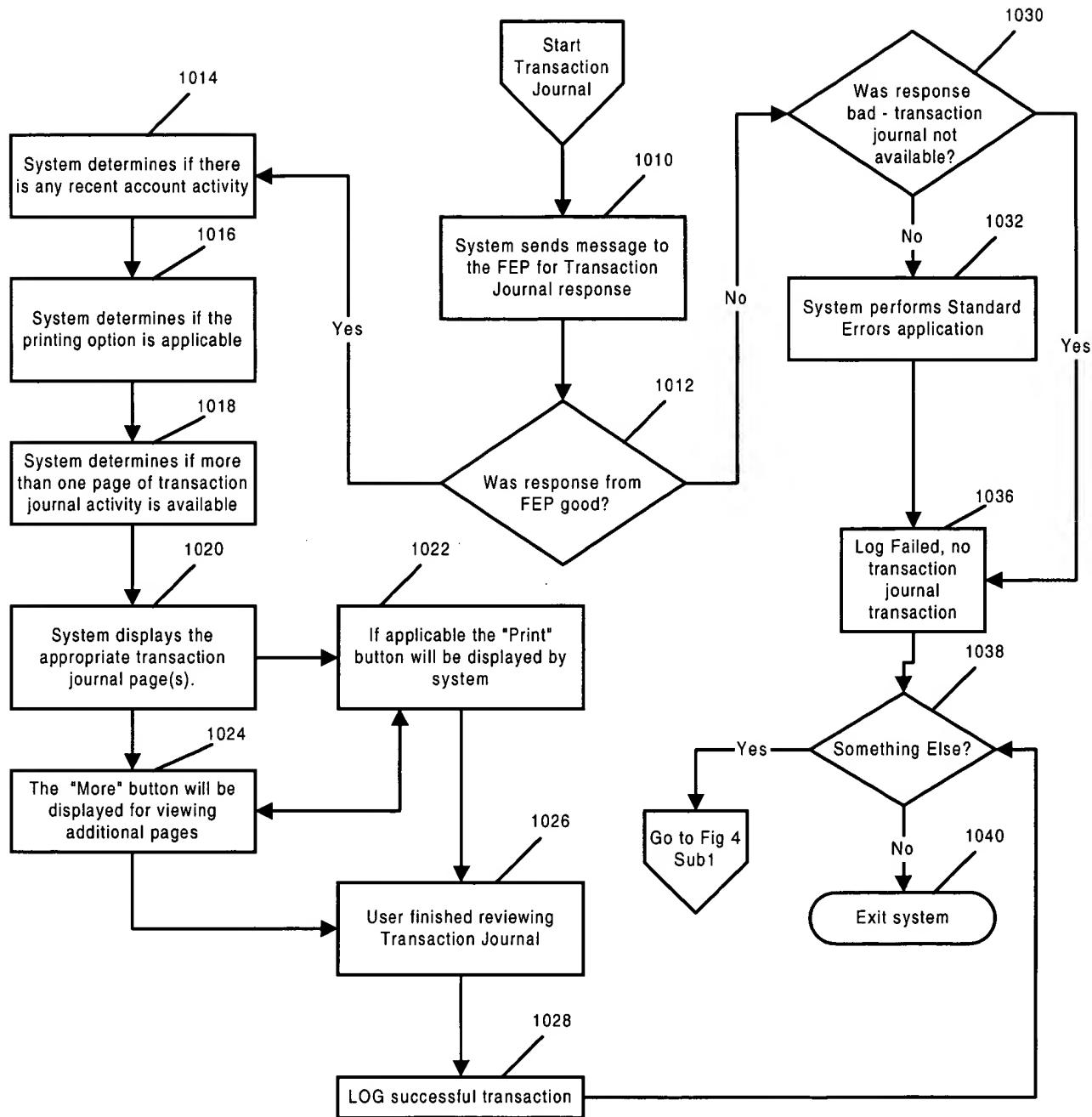


FIG. 16

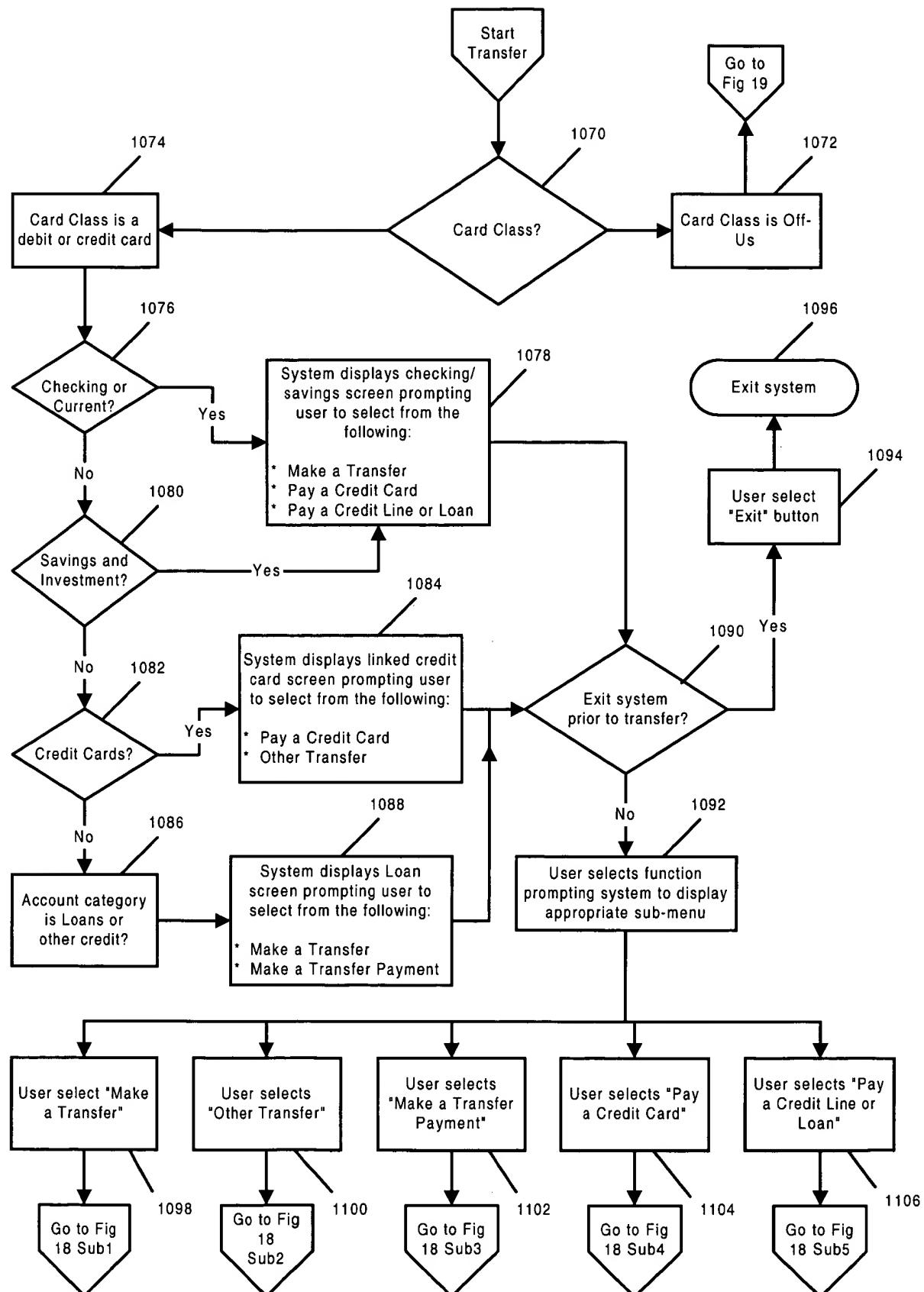


FIG. 17

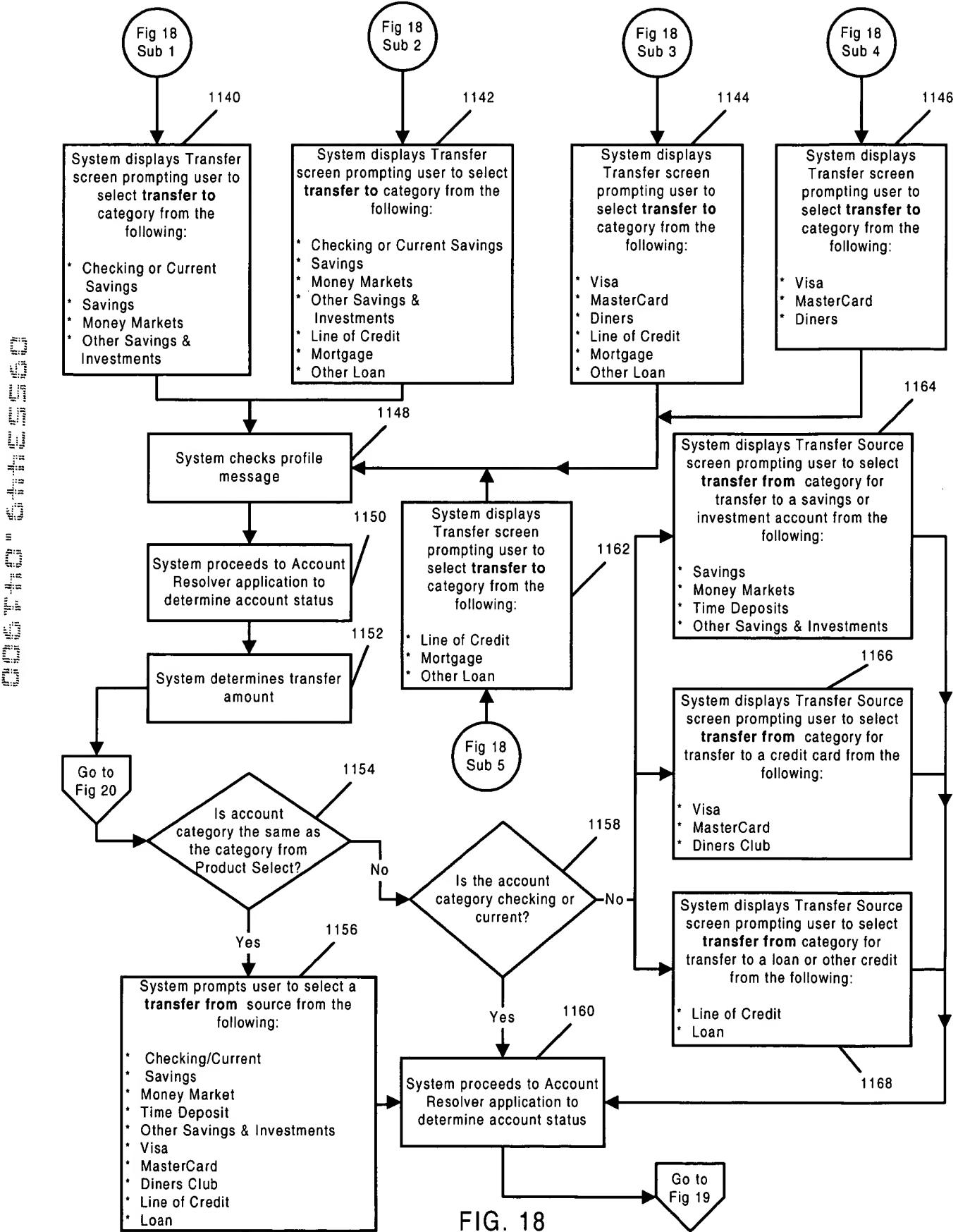


FIG. 18

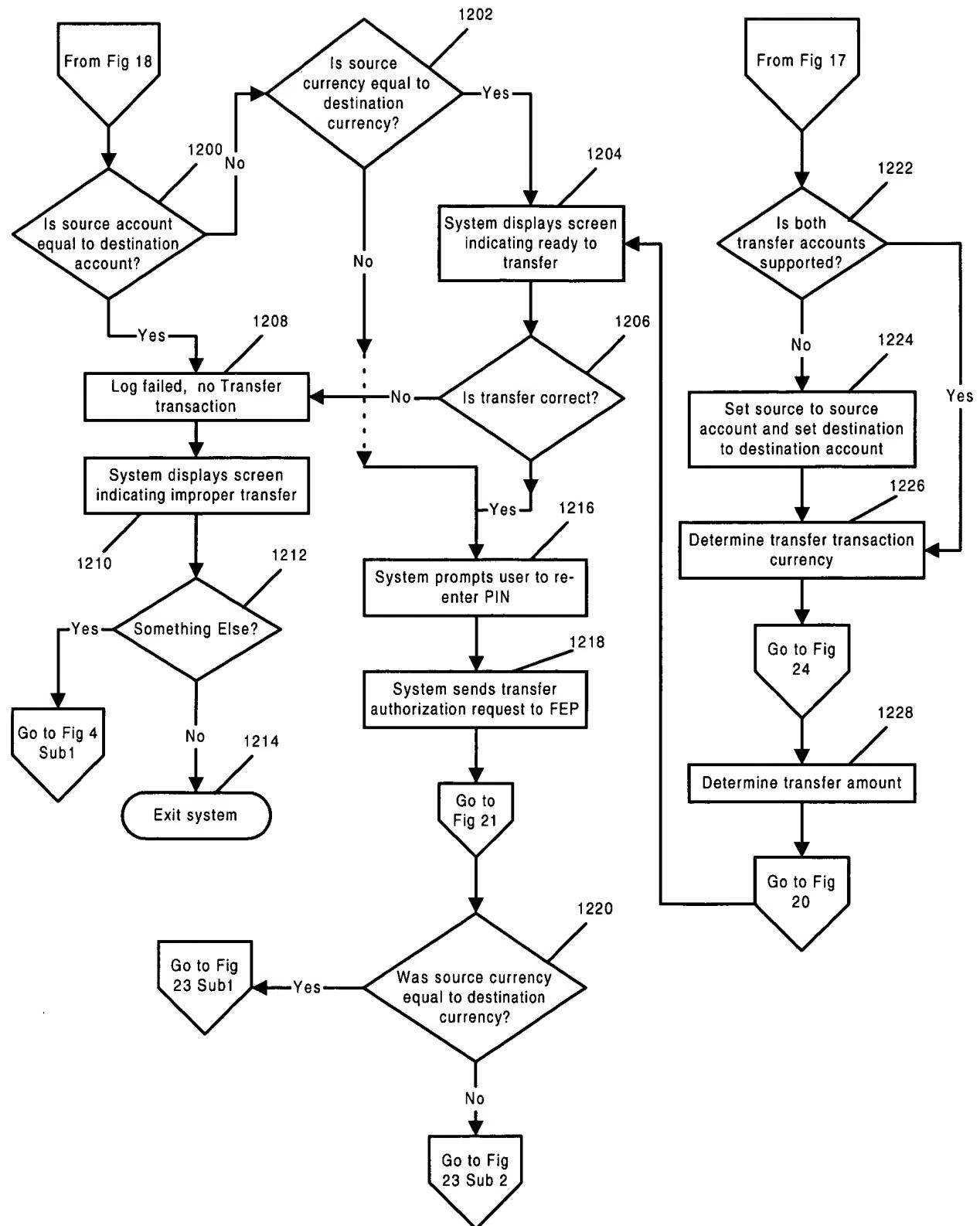


FIG. 19

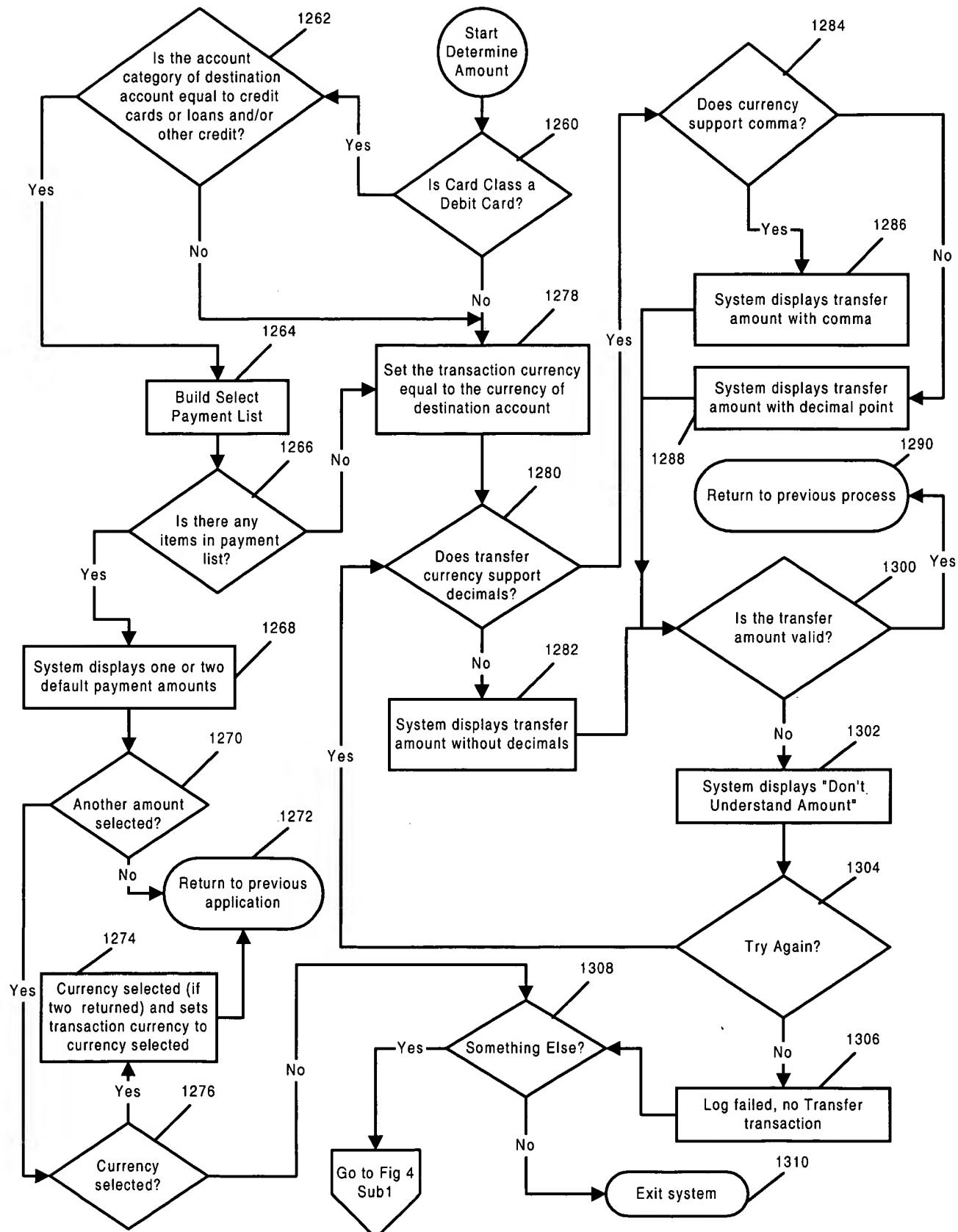


FIG. 20

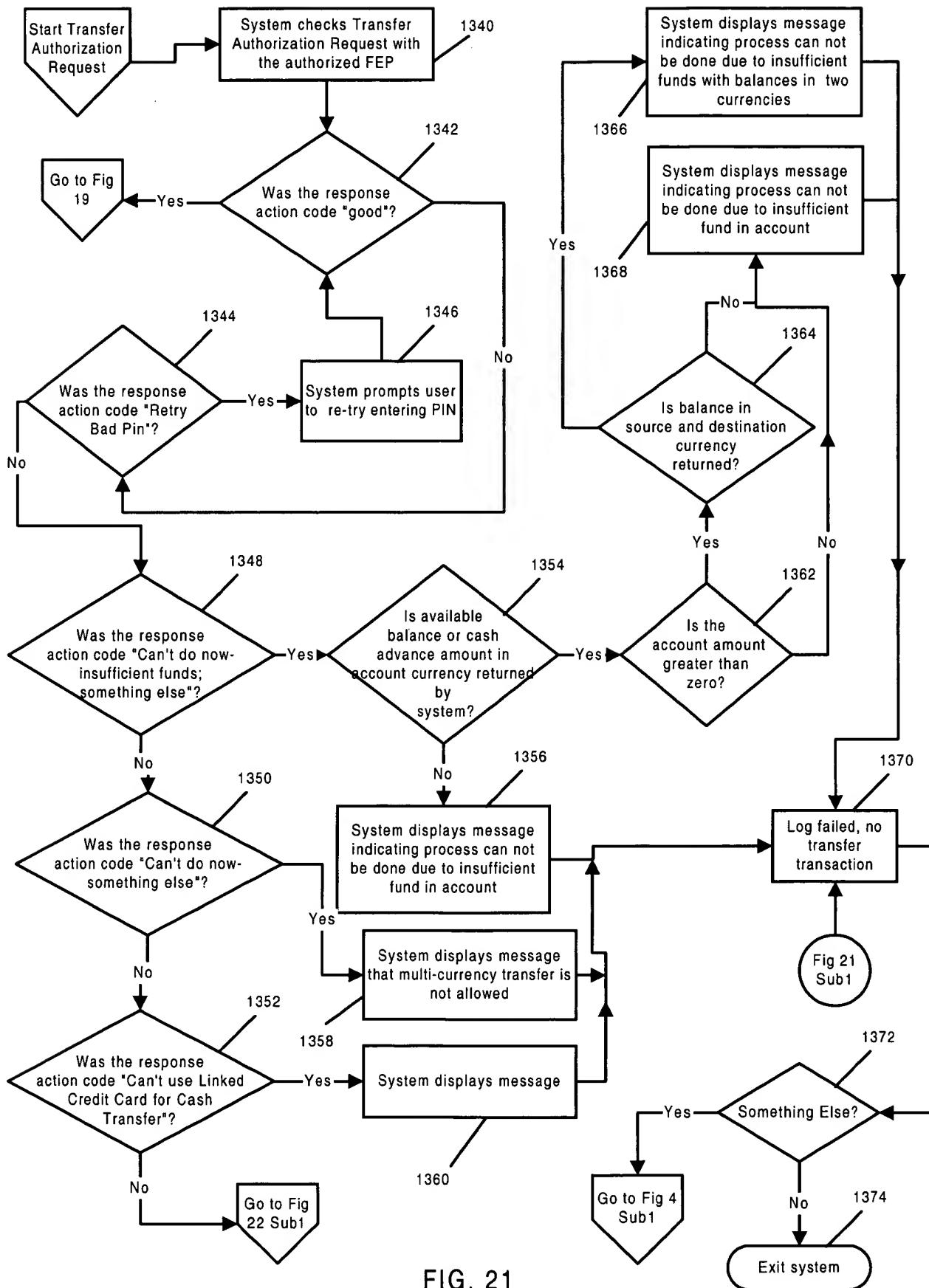


FIG. 21

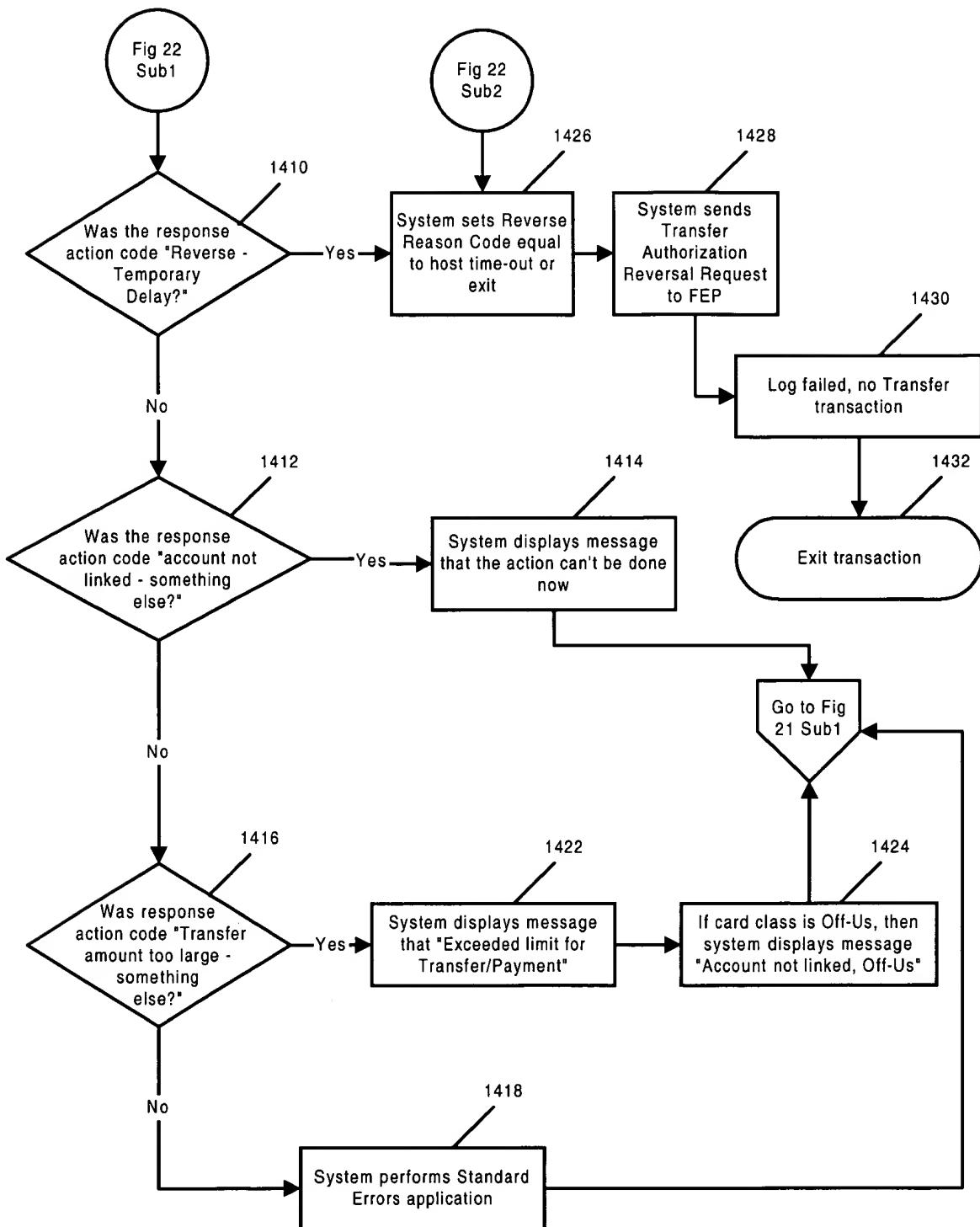


FIG. 22

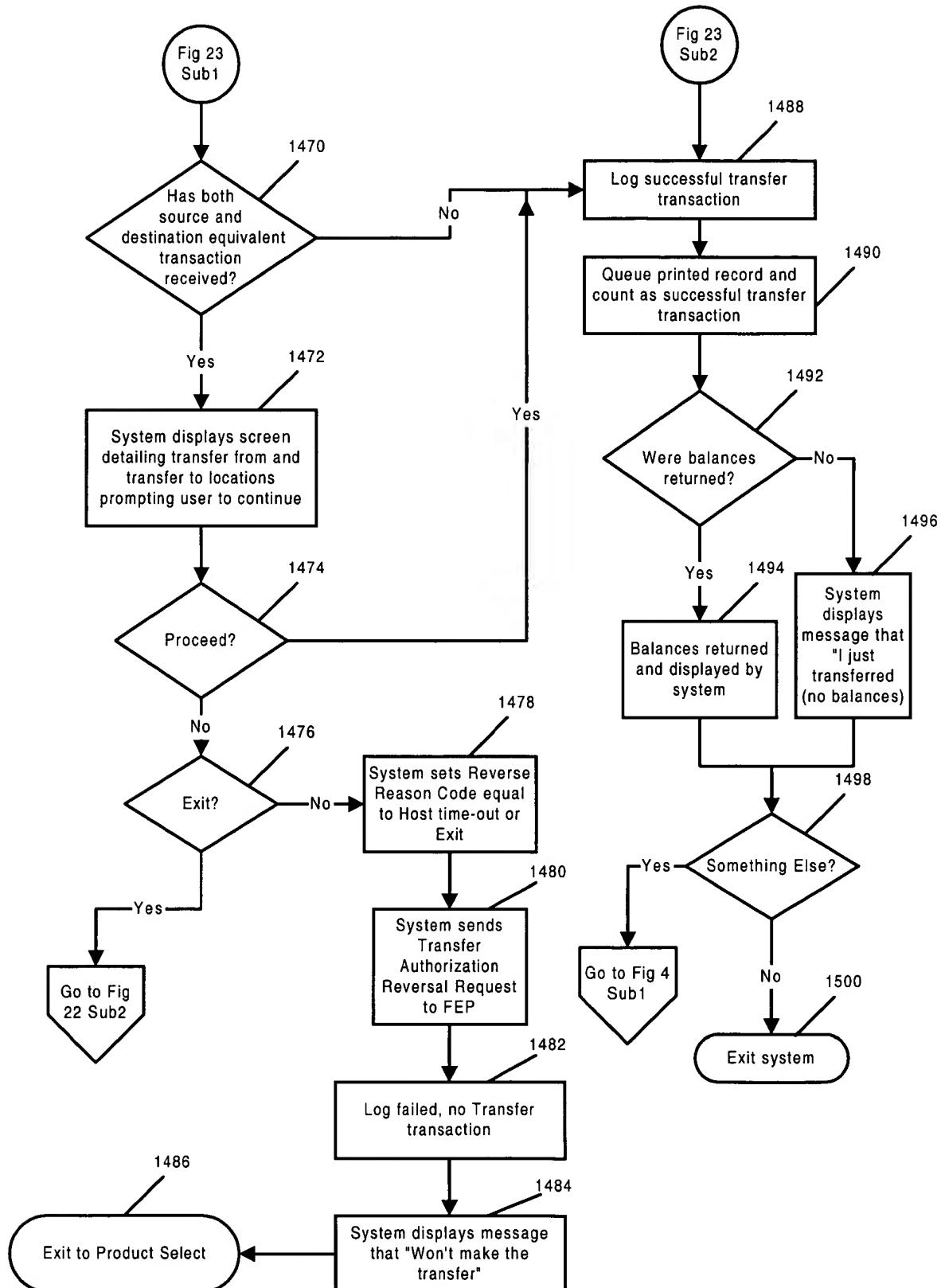


FIG. 23

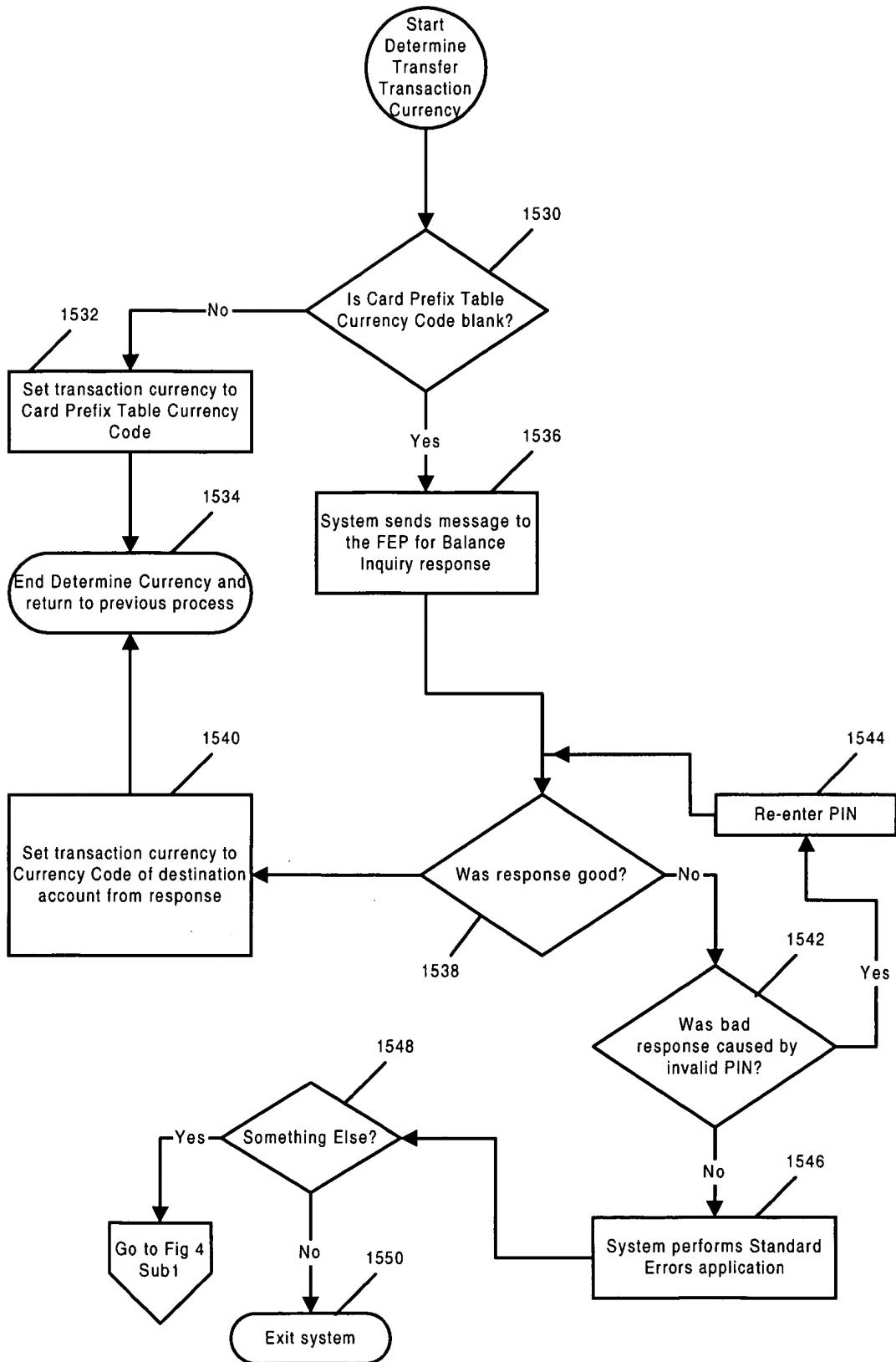


FIG. 24

Support Transactions by Product Category and Functionality

Checking or Current						
Product Name	Balance Inquiry	Transaction Journal	Withdrawal	Transfer From	Transfer To	Payment From
Checking/Current	Yes	Yes	Yes	Yes	Yes	Yes
Savings and Investments						
Product Name	Balance Inquiry	Transaction Journal	Withdrawal	Transfer From	Transfer To	Payment From
Savings	Yes	Yes	Yes	Yes	Yes	Yes
Money Market	Yes	Yes	Yes	Yes	Yes	Yes
Time Deposits	Yes	Yes	Yes	Yes	No	Yes
Other (Savings and Investments)	Yes	Yes	Yes	Yes	Yes	Yes
Loans and Other Credit						
Product Name	Balance Inquiry	Transaction Journal	Withdrawal	Transfer From	Transfer To	Payment From
Line of Credit	Yes	Yes	Yes	Yes	N/A	Yes
Mortgages	Yes	Yes	No	No	N/A	No
Other Loans	Yes	Yes	Yes	No	N/A	No
Credit Cards (Linked to Debit Cards)						
Product Name	Balance Inquiry	Transaction Journal	Withdrawal	Transfer From	Transfer To	Payment From
Visa	Yes	Yes	Yes	Yes	N/A	Yes
MasterCard	Yes	Yes	Yes	Yes	N/A	Yes
Diners Club	Yes	Yes	Yes	Yes	N/A	Yes

FIG. 25A

Support Transactions by Product Category and Functionality (continued)

Credit Cards (Stand Alone)					
Product Name	Balance Inquiry	Transaction Journal	Withdrawal	Transfer From	Transfer To
Visa	Yes	Yes	Yes	No	No
MasterCard	Yes	Yes	Yes	No	No
Diners Club	Yes	Yes	Yes	No	No

FIG. 25B

Accounts and Balances

Checking or Current						
Product Name	Field Name	Screen Text	Balance Inquiry	Transfer From	Transfer To	Withdrawal
Checking/Current	Current Balance	On Deposit/Amount You Owe	✓	✓	✓	✓
	Available Balance	Available Now	✓	✓	✓	✓
	Overdraft Used	Credit Line Used	✓			
	Available Credit Limit	Available Credit	✓			
Credit Line Amount	Credit Line	Credit Line	✓			
Savings and Investments						
Product Name	Field Name	Screen Text	Balance Inquiry	Transfer From	Transfer To	Withdrawal
Savings	Current Balance	On Deposit/Amount You Owe	✓	✓	✓	✓
	Available Balance	Available Now	✓	✓	✓	✓
	Current Balance	On Deposit/Amount You Owe	✓	✓	✓	✓
	Available Balance	Available Now	✓	✓	✓	✓
Money Market	Principal Amount	Amount Invested	✓			
	Maturity Date	Maturity Date	✓			
	Maturity Value	Value at Maturity	✓			
	Product Term	Term	✓			
Time Deposits	Current Balance	On Deposit Now	✓	✓	✓	✓
	Available Balance	Available Now	✓	✓	✓	✓
Other (Savings and Investments)	Current Balance	On Deposit Now	✓	✓	✓	✓
	Available Balance	Available Now	✓	✓	✓	✓
Loans and Other Credit						
Product Name	Field Name	Screen Text	Balance Inquiry	Transfer From	Transfer To	Withdrawal
Line of Credit (Note: Also Used for Overdraft)	Unpaid Balance	Amount You Owe/Amount	✓	✓	✓	✓
	Available Credit Amount	Available Now	✓	✓	✓	✓
	Credit Line Amount	Credit Line	✓			
	Next Payment Amount	Next Payment Due	✓			

FIG. 26A

Accounts and Balances (continued)

Loans and Other Credit (continued)						
Product Name	Field Name	Screen Text	Balance Inquiry	Transfer From	Transfer To	Withdrawal
Line of Credit (continued)	Next Payment Date	On <date>	✓			
	Last Payment Amount	Last Payment Made	✓			
	Last payment Date	On <date>	✓			
Mortgages	Principal Amount	Original Loan Amount	✓			
	Unpaid Principal	Amount You Owe	✓			
	Next Payment Amount	Next Payment Due	✓			
	Next Payment Date	On <date>	✓			
	Monthly Payment	Scheduled Payment Amount	✓			
	Last Payment Amount	Last Payment Made	✓			
	Last Payment Date	On <date>	✓			
	Penalty Amount	Late Charges Due	✓			
	Past Due Amount	Past Due Amounts	✓			
Other (Savings and Investments)	Principal Amount	Original Loan Amount	✓			
	Unpaid Balance	Amount You Owe/Amount We Owe You	✓			
	Next Payment Amount	Next Payment Due	✓			
	Next Payment Due Date	On <date>	✓			
	Last Payment Amount	Last Payment Made	✓			
	Last Payment Date	On <date>	✓			
	Interest Rate	Interest Rate	✓			
	Effective Interest Rate	A.P.R.	✓			
Loans and Other Credit						
Product Name	Field Name	Screen Text	Balance Inquiry	Transfer From	Transfer To	Withdrawal
Visa/MasterCard	Current Balance (currency 1)	Amount You Owe/Amount We Owe You	✓			

FIG. 26B

Accounts and Balances (continued)

Credit Cards (continued)						
Product Name	Field Name	Screen Text	Balance Inquiry	Transfer From	Transfer To	Withdrawal
Visa/MasterCard (continued)	Current Balance (currency 2)	Amount You Owe/Amount We Owe You (used for dual currency)	✓			
Credit Line Amount	Credit Limit	✓	✓	✓	✓	
Available Credit Amount	Available Credit	✓	✓	✓	✓	
Cash Advance Amount	Available for Cash Advances	✓	✓	✓	✓	
Minimum Amount Due	Minimum Payment Due	✓				
Minimum Amount Due Date	On <date>	✓				
Last Statement Balance	Last Statement Balance	✓				
Last Payment Amount	Last Payment Made	✓				
Last Payment Date	On <date>	✓				
Diners Club	Current Balance (currency 1)	Amount You Owe/Amount We Owe You	✓			
	Current Balance (currency 2)	Amount You Owe/Amount We Owe You (used for dual currency)	✓			
Credit Line Amount	Credit Limit	✓				
Available Credit Amount	Available Now	✓				
Cash Advance Amount	Available for Cash Advances	✓				
Next Payment Amount	Total Due	✓				
Next Payment Amount Date	On <date>	✓				
Last Statement Balance	Balance on Last Statement	✓				
Last Statement Amount	Last Payment Made	✓				
Last Payment Date	On <date>	✓				

FIG. 26C

Off-Us Balance/Print Records

Category Name	Balance	Print
Checking or Savings	Current Balance Available Balance	"On Deposit" "Available Now"
Credit	Available Credit Amount Cash Advance Amount	"Total Credit Available" "Cash Advance Available"

FIG. 27

Printed Record Balance Text Descriptors

Checking and Current						
Product Name	Field Name	Printer Record (Zero or Positive/Negative Balance)	Balance Inquiry	Transfer From	Transfer To	Withdrawal
Checking/Current	Current Balance	On Deposit/Amount You Owe	✓	✓	✓	✓
	Available Balance	Available Now	✓	✓	✓	✓
Savings and Investments						
Product Name	Field Name	Printer Record (Zero or Positive/Negative Balance)	Balance Inquiry	Transfer From	Transfer To	Withdrawal
Savings	Current Balance	On Deposit/Amount You Owe	✓	✓	✓	✓
	Available Balance	Available Now	✓	✓	✓	✓
Money Market	Current Balance	On Deposit/Amount You Owe	✓	✓	✓	✓
	Available Balance	Available Now	✓	✓	✓	✓
Time Deposits	Principal Amount	Amount Invested	✓			
	Maturity Date	Maturity Date	✓			
	Current Balance	On Deposit	✓			
	Available Balance	Available Now	✓			
Other (Savings and Investments)	Current Balance	On Deposit	✓	✓	✓	✓
	Available Balance	Available Now	✓	✓	✓	✓
Loans and Other Credit						
Product Name	Field Name	Printer Record (Zero or Positive/Negative Balance)	Balance Inquiry	Transfer From	Transfer To	Withdrawal
Line of Credit (Note: Also Used for Overdraft)	Unpaid Balance	Amount You Owe/Amount We Owe You	✓	✓	✓	✓
	Available Credit Amount	Available Now	✓	✓	✓	✓
Mortgages	Next Payment Amount	Next Payment Amount	✓			
	Latest Payment Amount	Last Payment Made	✓			
Other Loans	Next Payment Amount	Next Payment Amount	✓			
	Latest Payment Amount	Last Payment Made	✓			

FIG. 28A

Printed Record Balance Text Descriptors (continued)

Savings and Investments						
Product Name	Field Name	Printer Record (Zero or Positive/Negative Balance)	Balance Inquiry	Transfer From	Transfer To	Withdrawal
Visa/MasterCard	Available Credit Amount	Available Credit	✓	✓	✓	✓
	Cash Advance Amount	Cash Advance Available	✓	✓	✓	✓
Diners Club	Current Balance (currency 1)	Amount You Owe/Amount We Owe You		✓	✓	✓
	Available Credit Amount	Available Now	✓	✓	✓	✓
	Cash Advance Amount	Cash Advance Available				

FIG. 28B

Transaction Journal Transaction Functions

Available Functions	Available Functions
Deposit	Transfer To Money Market
Got Cash	Transfer To Time Deposit
Cash Advance	Transfer From
Credit Cash Advance	Transfer From Checking/Current
Check	Transfer From Savings
Purchase	Transfer From Money Market
Credit Purchase	Transfer From Time Deposit
Payment	Transfer From Savings/Investment
Payment To	Transfer From Line of Credit
Payment To Line of Credit	Transfer From Visa
Payment To Mortgage	Transfer From MasterCard
Payment To Loan	Transfer From Diners Club
Payment To Visa	Transfer From Credit
Payment To MasterCard	Transfer In
Payment To Diners Card	Transfer Out
Payment To Credit	Other Credit
Payment From	Other Debit
Payment From Checking/Current	Return
Payment From Savings	Interest Paid
Payment From Money Market	Interest Charged
Payment From Time Deposit	Interest
Payment From Savings/Investment	Late Payment Fee
Payment From Line of Credit	Service Charge
Payment From Visa	Finance Charge
Payment From MasterCard	Cash Advance Fee
Payment From Diners Club	Annual Fee
Payment From Credit	Other Fee
Transfer To	Profit
Transfer To Checking/Current	Markup
Transfer To Savings	Other Transaction

FIG. 29

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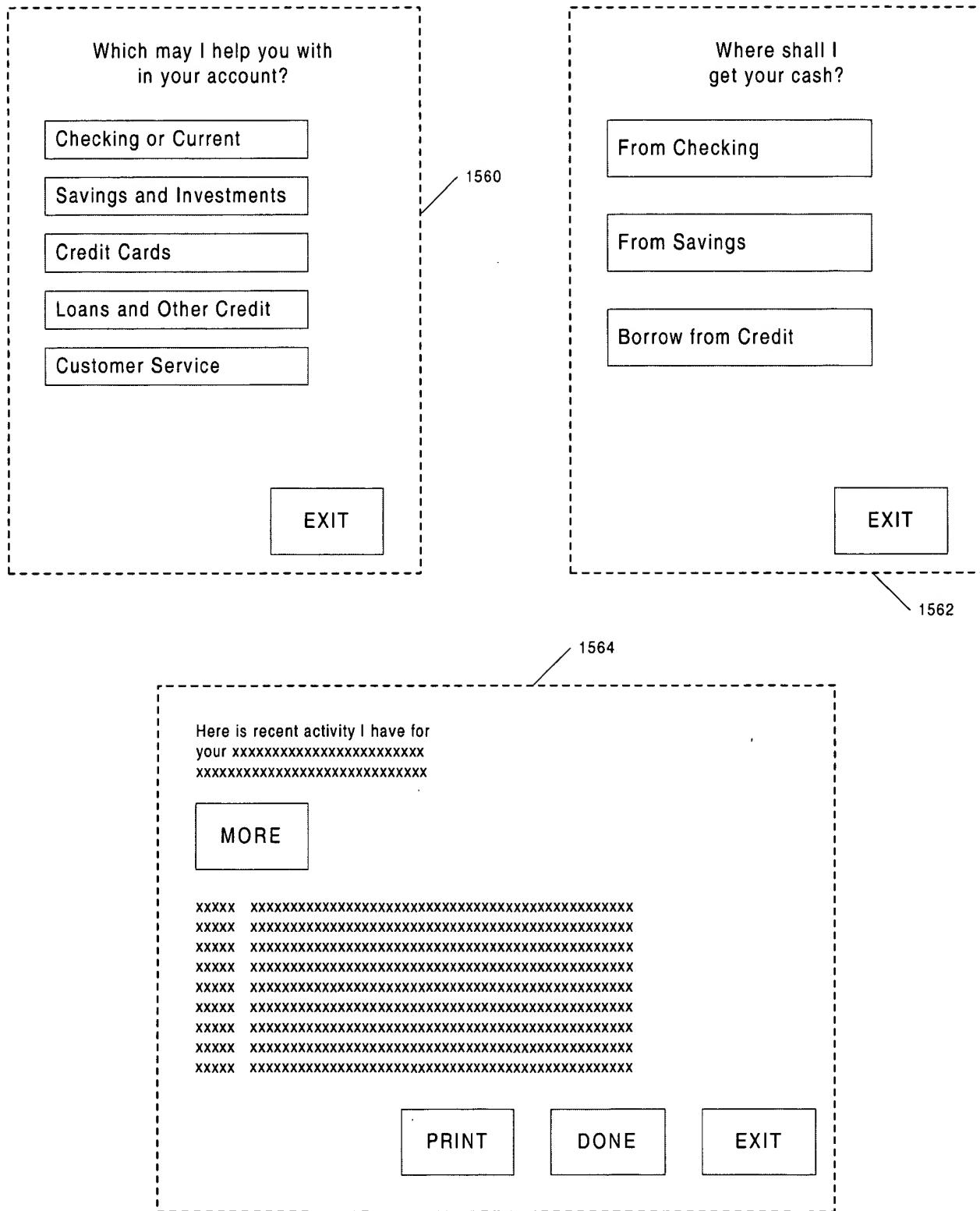


FIG. 30

DATE TIME LOCATION CARD NUMBER
31 OCT 1996 12:17 CH00705 1234XXXX896705

GOT S\$100 CASH - (#110)
GBP45.57 WAS DEDUCTED
FROM CHECKING/CURRENT XXXXXXXXXXXXXXXXXXXXXXX7890

NEW CHECKING/CURRENT BALANCES XXXXXXXXXXXXXXXXXXXXXXX7890
GBP2,056.00 ON DEPOSIT
GBP2,056.00 AVAILABLE NOW

DATE TIME LOCATION CARD NUMBER
31 OCT 1996 12:17 CH00705 XXXXXXXXXXXX6705

GOT S\$100 CASH - (#101)
GBP45.57 WAS DEDUCTED FROM CHECKING

NEW CHECKING BALANCES
GBP2,056.00 ON DEPOSIT
GBP2,056.00 AVAILABLE NOW

DATE TIME LOCATION CARD NUMBER
31 OCT 1996 12:17 CH00705 1234XXXX896705

BALANCES - (#310)
CHECKING/CURRENT XXXXXXXXXXXXXXXXXXXXXXX7890
R\$25.000,57 ON DEPOSIT
R\$10.000,00 AVAILABLE NOW

BALANCE - (#303)
CREDIT
R\$5.000,00 CASH ADVANCE AVAILABLE

DATE TIME LOCATION CARD NUMBER
31 OCT 1996 12:17 CH00705 XXXXXXXXXXXX6705

BALANCES - (#301)
CHECKING
R\$25.000,57 ON DEPOSIT
R\$10.000,00 AVAILABLE NOW

BALANCE - (#303)
CREDIT
R\$5.000,00 CASH ADVANCE AVAILABLE

DATE TIME LOCATION CARD NUMBER
31 OCT 1996 12:17 CH00705 1234XXXX896705

DATE	DESCRIPTION	AMOUNT
18/10	Deposit	544.24
21/10	Trans From Time Deposit	100.00
25/10	Payment from Diners Club	500.00
25/10	Deposit	544.24
25/10	Check 1343	123.45
29/10	Check 1300	700.00
29/10	Check 1344	96.27
30/10	Interest Paid	5.67-

FIG. 31

DATE TIME LOCATION CARD NUMBER
31 OCT 1996 12:17 CH00705 1234XXXX896705

TRANSFER 350,000 - (#501)
FROM CHECKING/CURRENT XXXXXXXXXXXXXXXXXXXX7890
US \$1,200.27 WAS CREDITED
TO SAVINGS XXXXXXXXXXXXXXXX1234

NEW CHECKING/CURRENT BALANCE XXXXXXXXXXXXXXXX7890
US\$1,200.27 ON DEPOSIT
US\$1,400.00 AVAILABLE NOW

1576

31 OCT 1996 12:17 CH00705 XXXXXXXXXXXX6705

GOT S\$100 CASH - (#201)
350,000 WAS DEDUCTED FROM CHECKING
US\$1,200.27 WAS CREDITED TO SAVINGS

NEW CHECKING BALANCE
3,000 AVAILABLE NOW

NEW SAVINGS BALANCES
US\$1,200.27 ON DEPOSIT
US\$1,400.00 AVAILABLE NOW

1578

DATE TIME LOCATION CARD NUMBER
31 OCT 1996 12:17 CH00705 1234XXXX896705

PLEASE CALL YOUR LOCAL CUSTOMER SERVICE.
YOU MAY CALL COLLECT USING THIS PHONE NUMBER:
ARIZONA 011-99-5-212-207-2583
PLEASE GIVE THEM THE FOLLOWING NUMBER: XXX-95QC7

1580

DATE TIME LOCATION CARD NUMBER
31 OCT 1996 12:17 CH00705 XXXXXXXX896705

PLEASE CALL YOUR LOCAL CUSTOMER SERVICE.
YOU MAY CALL COLLECT USING THIS PHONE NUMBER:
ARIZONA 011-99-5-212-207-2583
PLEASE GIVE THEM THE FOLLOWING NUMBER: XXX-95QC7

1582

FIG. 32